

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Freda Elaine Channelle

S.S. No.: xxx-xx-2439

Mailing Address: 1206 Fleetwood Street, Durham, NC 27701-

Case No. 11-80706

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/23/11

Lastname-SS#: Channelle-2439

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Wells Fargo	4	2002 Buick LeSabre

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Beneficial	1	\$572	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Beneficial	1	\$572	N/A	n/a	\$572.00	Home and land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,000
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$698** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **28.86** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Anjane Smith
1206 Fleetwood Street
Durham, NC 27701

Home Depot **
Post Office Box 653000
Dallas, TX 75265-3000

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Beneficial Customer Service
P O Box 3425
Buffalo, NY 14240-8733

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial Customer Service**
Post Office Box 3425
Attn: Managing Agent
Buffalo, NY 14240

JPMC
3900 Westerre Parkway
Suite 301
Henrico, VA 23233

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bernhardt & Strawser, PA
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Kay Jewelers
Post Office Box 3680
Akron, OH 44398-9914

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citibank **
Post Office Box 6500
Attn: Managing Agent
Sioux Falls, SD 57117-6500

Michael Platt
Kinston, NC

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

NC Eye Ear Nose & Throat PA
4102 North Roxboro Road
Durham, NC 27704

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Duke Private Diagnostic Clinic
Post Office Box 530
Durham, NC 27702-0530

North Carolina Department of Rev
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Durham County Tax Collector
Post Office Box 3397
Attn: Managing Agent
Durham, NC 27701

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Sallie Mae Servicing
Post Office Box 9500
Wilkes Barre, PA 18773-9500

Sears/Citibank**
PO Box 6282
Sioux Falls, SD 57117-6282

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Tonya L. Urps
Attorney for Plaintiff
Bernhardt & Strawser, P.A.
5821 Fairview Road, Suite 100
Charlotte, NC 28209

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo
Post Office Box 5943
Sioux Falls, SD 57117

Wells Fargo Auto Finance
PO Box 29704
Phoenix, AZ 85038